

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH DAKOTA  
SOUTHERN DIVISION

\*\*\*\*\*  
In Re: \*  
SCOTT L. GEPPERT \* Case No. 04-40466  
SSN XXX-XX-8729 \* Chapter 7  
Debtor \*  
and \*  
SCOTT L. GEPPERT \* COMPLAINT TO DETERMINE  
Plaintiff, \* DISCHARGEABILITY OF DEBTOR'S  
VS \* OMITTED CREDITORS UNDER 11  
\* U.S.C. SECTION 523(A) (3)  
\*  
FINGERHUT CORPORATION \* Adversary No. \_\_\_\_\_  
ICC SYSTEMS, INC \*  
AFNI \*  
CREDIT BUREAU OF WATERTOWN \*  
CAVALRY INUT \*  
J.B. BYRIDER/CNAC \*  
CAPITAL ONE BANK \*  
CORTRUST BANK \*  
U.S. BANK \*  
PROVIDIAN BANK \*  
Defendants. \*

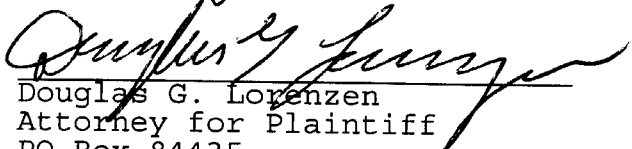
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Comes now, Douglas G. Lorenzen, Counsel for Debtor and Plaintiff complaining and alleging as follows:

1. Debtor filed a Chapter 7 Bankruptcy on May 10, 2004 and Debtor received his Discharge on July 12, 2004.
2. This Court has jurisdiction of this Adversary proceeding under 28 U.S.C. Section 157 (b) (2) (I) and pursuant to Bankruptcy rule 4007(a) (b) and (e).
3. Plaintiff is a Debtor under a Chapter 7 case. Defendants are omitted Creditors with pre-petition debts.
4. Said omitted creditors had claims against Debtor prior to Debtor's Chapter 7 Bankruptcy Petition, which was filed on May 10, 2004.
5. Plaintiff's Chapter 7 Bankruptcy was a no asset case and such debt is not of a kind specified in Paragraphs (2), (4) or (6) of 11 U.S.C. Section 523(a).

**WHEREFORE**, Plaintiff by and through his counsel, pray this Court to determine that the indebtedness allegedly due to Defendants is dischargeable and for such other relief as is just and equitable in the Premises.

Dated 27<sup>th</sup> day of August, 2004.

  
Douglas G. Lorenzen  
Attorney for Plaintiff  
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605-334-4339

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